

Form 408

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

**Zachary J.L. Severns Sr.**  
Debtor(s)

Bankruptcy Case No.: 19-70533-JAD  
Related to Doc. #85  
Chapter: 13  
Docket No.: 86 - 85

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 25th of October, 2024, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 1/6/25. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on 1/14/25 at 10:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473 at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court may determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before 1/6/25.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Parties

\* For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,

In re:  
Zachary J.L. Severns, Sr.  
Debtor

Case No. 19-70533-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Oct 25, 2024

Form ID: 408

Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Zachary J.L. Severns, Sr., 218 Old Orchard Way, Johnstown, PA 15905-3222
15137231	+ QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
15114014	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:32:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 26 2024 01:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15114005	+ Email/Text: assignedrisk@ameriserv.com	Oct 26 2024 01:10:00	Ameriserv Financial, 216 Franklin Street, 6th Fl., Ste. 608, PO Box 520, Johnstown, PA 15907-0520
15114006	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2024 00:33:18	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15114007	+ Email/Text: bankruptcy@credencerm.com	Oct 26 2024 01:10:00	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
15145896	Email/Text: G06041@att.com	Oct 26 2024 01:09:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15114008	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 26 2024 01:09:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15137085	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 26 2024 01:09:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15152067	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2024 00:57:26	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15114009	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2024 00:32:13	Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
15114010	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2024 00:33:16	Jpmcb Card, Po Box 15298, Wilmington, DE 19850
15126254	+ Email/Text: RASEBN@raslg.com	Oct 26 2024 01:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15114011	+ Email/Text: bankruptcypdt@mcmcg.com	Oct 26 2024 01:09:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15145272	+ Email/Text: bankruptcypdt@mcmcg.com	Oct 26 2024 01:09:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

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15140046	Email/PDF: cbp@omf.com	Oct 26 2024 00:33:21	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
15114012	+ Email/PDF: cbp@omf.com	Oct 26 2024 00:32:40	Onemain, Po Box 1010, Evansville, IN 47706-1010
15141934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:33:26	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15114013	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:33:25	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15115314	^ MEBN	Oct 26 2024 00:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		Quicken Loans INC.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a
15215097	*+	QUICKEN LOANS INC., BANKRUPTCY TEAM., 635 WOODWARD AVE, DETROIT MI 48226-3408

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmllawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor Quicken Loans INC. dcarlon@kmllawgroup.com
Jerome B. Blank	on behalf of Creditor Quicken Loans INC. jblank@pincuslaw.com brausch@pincuslaw.com
Kenneth P. Seitz	on behalf of Debtor Zachary J.L. Severns Sr. thedebterasers@aol.com
Office of the United States Trustee	

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ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor Quicken Loans INC. pawb@fedphe.com

TOTAL: 10